

CHINA

THE

MAIL.

Established February, 1845.

Published every Evening, with which is incorporated The "Hongkong Evening Mail and Shipping List."

VOL. XXXII. No. 3949. 二年正月廿七百八十一號

HONGKONG, WEDNESDAY, FEBRUARY 23, 1876.

日九月正年子丙

Price, \$24 per annum.

AGENTS FOR THE CHINA MAIL.

LONDON:—F. ALGAR, 8, Clement's-Lane, Lombard Street, GEORGE STREET, 30, Cornhill, GORDON & GOTCH, 121, Holborn Hill, E.C., BATES, HENDY & CO., 4, Old Jewry, E.C., SAMUEL DEACON & CO., 150 & 164, Leadenhall Street.

NEW YORK:—ANDREW WIND, 133, Nassau Street.

AUSTRALIA, TASMANIA, AND NEW ZEALAND:—GORDON & GOUGH, Melbourne and Sydney.

SAN FRANCISCO AND AMERICAN PORTS generally:—BEAN & BLACK, San Francisco.

CHINA:—Swatow, QUEZEL & CAMPBELL, Amoy, GILLS & CO., Foochow, HEDGES & CO., Shanghai, LANE, CRAWFORD & CO., and KELLY & CO., Manila, C. HENZEL & CO., Macao, L. A. DA GRADA.

Banks.

COMPTOIR D'ESCOMPT DE PARIS.

INCORPORATED BY NATIONAL DECREES OF 7TH AND 8TH MARCH, 1843.

BY IMPERIAL DECREES OF 25TH JULY, 1854, AND 31ST DECEMBER, 1866.

Recognised by the
INTERNATIONAL CONVENTION OF
30TH APRIL, 1862.

France. £ Sterling.
PAID-UP CAPITAL, ... 80,000,000. 8,200,000
RESERVE FUND, ... 20,000,000 800,000

HEAD OFFICE.—14, Rue Bergère, Paris.
LONDON AGENCY.—144, Leadenhall St.,
E.C.

AGENCIES.—At Nantes, Lyons, Marseilles, Brussels, Bombay, Calcutta, St. Denis (Ile de la Réunion), Hongkong, Shanghai and Yokohama.

LONDON BANKERS.—Bank of England, Union Bank of London.

HONGKONG AGENCY.

INTEREST ALLOWED

ON Current Deposit Account at the rate of 2 per cent. per annum on the monthly minimum balances, and on Fixed Deposits at rates which may be ascertained at the offices.

CHR. DE GUIGNÉ, Manager.

Offices in Hongkong: Bank Buildings, Queen's Road, Hongkong, May 14, 1875.

HONGKONG & SHANGHAI BANKING CORPORATION.

PAID-UP CAPITAL, ... 5,000,000 Dollars.
RESERVE FUND, ... 100,000 Dollars.

COURT OF DIRECTORS.

Chairman—E. R. BELLIOS, Esq.
Deputy Chairman—AD. ANDRE, Esq.

J. F. CORDES, Esq. S. W. POMEROY, Esq.
H. HOPKINS, Esq. F. D. SASSON, Esq.
A. McIVER, Esq.

CHIEF MANAGER.

Hongkong, JAMES GREIG, Esq.
Manager.
Shanghai, EWEN CAMERON, Esq.
LONDON BANKERS.—London and County Bank.

HONGKONG.

INTEREST ALLOWED

ON Current Deposit Accounts at the rate of 1 per cent. per annum on the daily balance.

On Fixed Deposits:—
For 3 months, 2 per cent. per annum.
" 6 " 4 per cent. " "
" 12 " 5 per cent. " "

LOCAL BILLS DISCOUNTED.

Credits granted on approved Securities, and every description of Banking and Exchange business transacted.

Drugs, granted on London, and the chief Commercial places in Europe, India, Australia, America, China and Japan.

JAMES GREIG, Chief Manager.

Offices of the Corporation,
No. 1, Queen's Road East,
Hongkong, February 17, 1876.

TAKASIMA COLLIERY.

JARDINE, MATHESON & CO.,
Agents.

FOR SALE.

FRESH Takasima COAL, in lots to suit purchasers. Large, Handpicked, Double-screened at \$8 per Ton. SMALL, at \$6 per Ton.

Apply to

T. G. GLOVER,
No. 7, Queen's Road and at East Point,
Hongkong, December 9, 1875.

Notices of Firms.

NOTICE.
I have this day authorized Mr J. Y. V. Shaw to sign my name pro procura-
tion.

A. MACG. HEATON.
Hongkong, January 1, 1876.

COMPAGNIE DES MESSAGERIES
MARITIMES.

NOTICE.

FROM this date and until further notice, Mr G. DE CHAMPEAUX will act, at this Port, as Agent of the above Company. By Order of the Directors.

C. BERTRAND.
Hongkong, January 29, 1876.

NOTICE.

THE interest and responsibility of the late Mr SIDNEY DEACON in our Firm, ceased on the 9th September last.

Mr ALYBD T. DUVAL was admitted a Partner therein on the 1st ultimo.

DEACON & CO.

Canton, February 1, 1876. mc7

NOTICE.

WE have Established branches of our Firm at Haiphong and Hanoi. Mr E. CONSTANTIN is authorized to sign by pro-curation in Tonquin.

LANDSTEIN & CO.

Hongkong, December 31, 1875.

NOTICE.

MR. MEYER ELLAS SASSON has been admitted a Partner in our Firm from the 1st January ultimo.

E. D. SASSON & CO.

Hongkong, February 3, 1876. mc8

NOTICE.

THE Undersigned have entered into a Partnership from the First day of January, 1876, in the Business of Shipbrokers at this Port, under the style of Morris & RAY.

A. G. MORRIS.
E. C. RAY.

Bank Buildings, Hongkong, February 3, 1876.

Intimations.

RACE HOLIDAYS.

THE Undermentioned Banks will close for Public Business at 12 o'clock, Noon, on THURSDAY, FRIDAY, SATURDAY, the 24th, 25th and 26th instant.

For the "Oriental Bank Corporation," GEO. O. SCOTT, Acting Manager.

For the "Chartered Merchant Bank of India, London and China," H. H. NELSON, Manager.

For the "Chartered Bank of India, Australia and China," THOMAS FORREST, Acting Manager.

For the "Comptoir d'Escompte de Paris," CHAS. DE GUIGNÉ, Manager.

For the "Hongkong and Shanghai Banking Corporation," JAMES GREIG, Chief Manager.

For the "National Bank of India, Ltd," R. H. SANDEMAN, Acting Manager, Hongkong, February 21, 1876. fe26

Entertainments.

Intimations.

In the Goods of CAPTAIN LAWRENCE YOUNG, Deceased.

FOR SALE BY PRIVATE TENDER.

THE GOODWILL, FURNITURE, FIXTURES & STOCK-IN-TRADE of and belonging to the "LONDON INN," No. 126, Queen's Road, Hongkong.

The Sale will be made subject to the consent of the Justices of the Peace being granted to a Transfer of the existing Licence of the said "LONDON INN" to the purchaser.

A Meeting of Justices will be appointed for the purpose of hearing the application for such Licence to Transfer.

The Executors do not bind themselves to accept the highest, or any offer.

For further particulars, apply to Messrs STEPHENS & HOLMES, Solicitors, 2 Club Chambers, Hongkong.

Hongkong, February 22, 1876. fe29

In the Goods of CAPTAIN LAWRENCE YOUNG, Deceased.

ALL Persons having any CLAIMS against the above Estate are requested to send in Particulars of the same to the Undersigned on or before the 22nd day of April, 1876.

And all Persons being indebted to the said Estate are requested to pay to the Undersigned their several Debts without delay.

STEPHENS & HOLMES, Solicitors for the Executors, 2, Club Chambers, Hongkong, February 22, 1876. ap22

HOTEL DES COLONIES,
SHANGHAI.

LES Propriétaires de l'Hotel de Colonies ont l'honneur d'informez M. M. les Voyageurs qu'ils viennent d'ouvrir à leur restaurant, dont le haute renommée est bien connue, une nouvelle maison, y attenant, qui leur permet d'offrir des Chambres Splendides réunissant tout le confortable, désirable; Chambres pour familles, Salles de Bains, &c., &c.

Voiture à la disposition de M. M. les Voyageurs. La Salle de Billard et la Barre sont complètement séparés de l'hotel ce qui est une sécurité pour le bien être des visiteurs.

Les soins les plus minutieux apportés dans tous les services sont une garantie pour M. M. les Voyageurs dont le patronage est sollicité.

A. SCISSON & CO., Propriétaires, Shanghai, le 10 Février, 1876. mc15

Entertainments.

THEATRE ROYAL,
CITY HALL.

UNDE THE DISTINGUISHED PATRONAGE OF HIS EXCELLENCY SIR ARTHUR KENNEDY, K.C.M.G., C.B.

THE French "OPERA, COMIQUE TROUPE," lately of PARIS, LONDON, ST. PETERSBURG, NEW YORK and SAIGON, Will have the honour of giving their next

Performance, on THURSDAY NEXT, February 24th, 1876.

LA ROSE DE ST. FLOUR,
OPERETTE IN 1 ACT BY OFFENBACH.

Madame Doriani will take the part of "Trottette" and sing

"La Tirolienne des Canards."

Barbe Bleue,

OPERA BOUFFE IN 2 ACTS BY OFFENBACH.

Accompaniment by Mr L'AUNAY Céphale, Director.

ADMISSION:—Dress Circle and Stalls, \$2; Back Seats, \$1. Doors open at 8 o'clock; Performance to commence at 9.

Tickets may be had and seats secured at Messrs. KRAUS & CO., also at the door of the Theatre, on the night of Performance.

Auctions.

GENERAL WEEKLY SALE.

ANE CRAWFORD & CO. will sell by Public Auction, at their Sale Room, Praya, on

FRIDAY,

the 28th February, 1876, at Noon.—

Sauces, Pearl Barley, Tumblers, Padlocks, Sealing Wax, Hearth Rugs, Accordions.

20 pounds Iron Wire,

30 kegs Cut Nails, sizes 1/2 to 1 1/2 inch,

10 drums Turpentine,

1 Gazogene Apparatus, complete,

1 Drawing-off Machine for Syphons and Bottles.

30 Syphons with large levers.

Old Tom.

etc., &c., &c.

TERMS OF SALE.—Cash before delivery in Mexican Dollars, weighed at 7.17.

The lots, with all faults and errors of description whatsoever, at purchaser's risk on the fall of the hammer.

Hongkong, Feb. 14, 1876. fe28

Auctions.

PUBLIC AUCTION.

SUBSTANTIAL ENGLISH AND COLO-

NIAL MADE

HOUSEHOLD FURNITURE,

ENGRAVINGS, GLASS-WARE,

PLATED-WARE, PIANO,

&c., &c., &c.

etc., &c.

THE Undersigned has received in-

structions from JOHN G. SMITH,

<p

For Sale.

FOR SALE.

THE UNDERMENTIONED LAND AND BUILDINGS.

AT HONGKONG:—

INLAND LOT 82.—This well-known House and Office lately occupied by Messrs. A. Heard & Co., adjoining the Cathedral Compound.

The Ground below the masonry retaining wall of the above, abutting on the Queen's Road.

Annual Crown rent, \$300.48.

MARINE Lot 111, WANCHAI.—First-class and extensive Godowns.

Annual Crown rent, \$324.

INLAND Lot 691.—Situated on the Bonham Road, and one of the finest sites for Villa residences in the Colony.

Annual Crown rent, \$78.73.

ARMY Lot 17, POKEFOON, adjoining Messrs. Butterfield & Swire's premises.

Annual Crown rent, \$25.

AT KOWLOONG:—

MARINE Lot 4.—With a frontage of 100 feet on the Praya, and with an area of 30,000 feet.

Reduced Annual Crown rent, \$10.

AT YOKOHAMA:—

Lots No. 6 and No. 27 in the Foreign Settlement.

No. 6 is situated on the Bund, and comprises an eight-roomed Dwelling House, detached from Garden all round, Offices, Godowns, Servants' Quarters and Outhouses. Area 1,064 Taubos of 30 square feet.

Annual Ground rent, \$263.79.

No. 27 is separated from No. 6 by Water Street and comprises large Tea Firing and other Godowns, Floss Silk Press, Comptrollers' Quarters, Stabling and Fire Engine House. Area 554 Taubos.

Ground rent, \$154.97 per annum.

Applications for purchase, or further information, to be made to

J. WHITALL,
T. G. LINSTEAD,
Trustees A. Heard & Co.'s Estate,
23, Queen's Road, Hongkong.

Hongkong, February 1, 1876.

FOR SALE.

Ex "OCEANIC."

THIS Season's American HAMS and BACON in prime condition Smoked SALMON.

Golden Gate Baker's EXTRA FLOUR in Barrels and Tins.

MACLEWEN, FRICKEL & Co.

Hongkong, February 19, 1876.

INTIMATIONS.

NOTICE IN EXPLANATION OF A SLANDER.

THE principles of right or wrong will reveal themselves in course of time, and this saying is clearly set forth in the History of China. When undue reliance is placed on statements by word of mouth, a good argument is always wanting, and this is what the Book of Changes has always guarded people against. If a man is not guilty of anything seriously wrong, it is killest that he will submit himself to be killest?

With regard to Lai Ming Chun, he is indeed a bare-faced fellow, and one who has no regard for anything. On the 27th day of the 10th Moon last year (24th November 1875), he slandered Messrs. Teangshu Yee and Woo Lin Tak by falsely accusing them of being engaged in the nefarious trade of selling people for the purposes of emigration, and that in their transactions they were in fact kidnappers. And finally, he recorded the same in the *Tsun Wan Yat Po*, (The Universal Circulating Herald), so that Messrs. Tsang and Woo had thought of suing him before the local authorities, so that he might be punished for libelling people's character. Fortunately for him, however, Lai Ming Chun learnt in time of his own wrong in slandering the character of good men, and now he has voluntarily consented to pay the penalty of bearing the legal expenses in the sum of \$600, and to pay also (into the poor box) \$25, for the relief of the Hongkong poor; also, from his own funds, to pay the costs of inquesting in the Chinese and foreign newspapers, three of each, for the period of one month, an article, in order to redeem himself from what he has been guilty of. But this, nevertheless, would not actually be sufficient to cover the enormity of his sin. The reason why Messrs. Tsang and Woo condescended to these terms was because they had been advised by intimate friends, who urged that, inasmuch as both parties were Chinese, how could they, Messrs. Tsang and Woo, have the heart to see him (Lai Ming Chun) put in a gaol of the foreigners? So that it would be far better that they should forgive him, but inflict a small penalty by way of a small warning.

It so happened, luckily, that Messrs. Tsang and Woo's magnanimity proved to be as expansive as the sea and as spacious as the ocean, and it was thus that the matter was put an end to. This is sufficient to show that Messrs. Tsang and Woo are peaceful and quiet men, and that they have done a very good act. But Lai Ming Chun is a man who is very much conceited (*lit. the night-pedestrian* who thinks a great deal of himself), and one who is falsely dilated in satire and railing. He began life in a very mean position, and is not of a respectable family (*lit. the descendant of the pure and white*). While in a menial position, he, moreover, offends his superiors. Therefore it would not be arbitrary were he to be banished beyond the frontier, nor would it be too much were he to be put to the sword (*lit. under the axe*). Now that he is only fined in so small a sum, it is indeed his good fortune that he has escaped greater consequences.

ONE WHO UPHOLDS JUSTICE.

Hongkong, 19th Feb., 1876.

the 27th day of the 10th moon last year (24th November 1875), slandered by Lai Ming Chun.

Messrs. Tsang Shun Yee and Woo Lin Tak have been residing for more than ten years in Hongkong and have always been employed in representing "Nam Pak Hong" in their transactions with foreigners. While their character stands high, their conduct is excellent, and they have for a long time been respected by both Chinese and foreigners. They have not only not borne a name that is approaching to anything improper, but they have not in the course of all their actions done anything objectionable.

Unexpectedly, however, slander came upon them unawares, but of course, when virtue stands high, reproach will come. They were therefore falsely charged by Lai Ming Chun's letters, which was void of all truth, with selling people for emigration abroad. They are indeed labouring under a false imputation from which it is now difficult for them to clear themselves.

Our office, therefore, in punishing Lai Ming Chun for having done what he ought not to have done, orders him—and he consents—to pay the sum of \$600; the amount of legal expenses; he has also by way of punishment to pay \$25 into the Poor Box for the benefit of the Hongkong Poor. He is further punished by having to pay the expenses of advertising in the Chinese and foreign newspapers in the Colony, three of each, for the period of one month, a notice which will bring before the public his sin in this detraction. Reparations like these will, perhaps, allay in a measure the indignation which Messrs. Tsang and Woo feel.

When a man finds fault with others he ought in the first instance to enquire whether he himself is unblameable. Now Lai Ming Chun, as a man, is not one who is numbered among the gentry, nor is his name pronounced by the lips of the illustrious. Yet he falsely dilates in slanderous language and spreads diffusely by word of mouth stories to the defilement and pollution of the good name of Messrs. Tsang and Woo.

It was right therefore that Messrs. Tsang and Woo sought to sue him in the Courts of Justice, and he was on the eve of being punished by the utmost penalty of the law. Fortunately, however, Messrs. Tsang and Woo's magnanimity is expansive as the sea and as spacious as the ocean, and they deal with people liberally; with that end in view, they therefore prefer, instead of punishing him, as he rightly deserves, to forgive him of the enormous crime of which he has been guilty. Having ceased litigation now, they have no resentment against any one, and by so doing, they cherish the friendly tie that exists amongst the Chinese class. They have also shown that in doing this they are inflicting a lenient punishment for the sake of a great warning. They are indeed fully sustaining the benevolent principles of the great men, and for this act of theirs, may the happiness (or good fortune) of Messrs. Tsang and Woo never grow less.

THE UNIVERSAL CIRCULATING HERALD (TSUN WAN YAT PO).

Hongkong, February 19, 1876.

TO LET.

With Immediate Possession.

TWO Dwelling Houses and Offices, Nos. 14 and 16, Stanley Street, lately in the occupation of Messrs. RAYNAL & Co.

The House No. 35, Wellington Street, lately in the occupation of Messrs. ROSE & Co.

The Dwelling House and Offices, No. 1, Stanley Street, lately in the occupation of Messrs. DREYER & Co.

The Dwelling House No. 4, Alexandra Terrace.

The Store and Dwelling House, No. 31, Queen's Road, lately in the occupation of Miss GAZETTE.

The House and Offices No. 3, D'Aguilar Street, lately in the occupation of Mr. F. DEGENAEL.

DOUGLAS LAPRAIK & Co.

Hongkong, February 23, 1876.

TO BE LET.

WITH Possession on 1st March next, the commodes and centrally situated Dwelling House at present in the occupation of Dr. BEIRN.

For all particulars, apply to

ROBERT G. ALFORD,

Surveyor, Club Chambers

Hongkong, January 29, 1876.

TO LET.

FIRST Class STORAGE, GODOWNS, on the Praya.

Apply to

TAYLOR & THOMPSON.

Hongkong, November 20, 1875.

TO LET.

HOUSE No. 5, Zetland Street.

DAVID SASSOON, SONS & Co.

Hongkong, February 5, 1876.

NOTICES to Consignees.

NOTICE.

TO CONSIGNERS OF OPTIONAL

CARGO, EX O. S. S. CO.'S S. S.

STENTOR, FROM LIVERPOOL.

SHIPPING Orders must be obtained from

the Undersigned not later than the

26th Inst., for shipment per S. S. *Stentor*.

BUTTERFIELD & SWIRE,

Agents.

Hongkong, February 18, 1876.

TO LET.

BRITISH BARK MARINA,

FROM LONDON.

CONSIGNNEES of Cargo by the above

named Vessel are requested to send

in their Bills of Lading to the Undersigned

for countersignature, and to take immediate

delivery of their Goods.

Cargo impeding the discharge of the

vessel, will be landed and stored at Com-

signees' risk and expenses.

ARNHOLD, KARBERG & Co.,

Agents.

Hongkong, February 4, 1876.

NOTICE.

A MAN'S character should be judged

from what it has been before, and by

that means elegance or worthlessness can

be discerned. A story should be judged

by its true or false bearings, so that right

and wrong may be distinguished. These

remarks apply to the case in which Messrs.

Teangshu Yee and Woo Lin Tak were, on

NOTICES to Consignees.

GERMAN STEAMSHIP "BELLONA,"

THIEMEYER, Master, FROM HAMBURG

VIA SINGAPORE.

CONSIGNNEES of Cargo by the above

Steamer are hereby informed, that

their Goods are being landed and stored at

their risk in the Godowns of the Under-

signed, from whence delivery may be ob-

tained.

Consignees wishing to take their Goods

from the boats alongside the Wharf, are at

weather to do so.

Goods remaining in store after the 24th

Instant will be subject to rent.

Optional Cargo will be forwarded unless

notice to the contrary is given until 12

o'clock on the 16th Instant.

Bills of Lading will be countersigned by

WM. PUSTAT & Co.,

Agents.

Hongkong, January 14, 1876.

fe24

To-day's Advertisements.

FOR MANILA.

The French Steamer

"GUNGA,"

GARCEAU, Master, will be

despatched to the above Port

on SATURDAY, the 26th Inst., at Noon.

For Freight or Passage, apply to

REMEDIOS & Co.

Hongkong, February 23, 1876.

fe25

FOR SWATOW, AMOY & FOOCHOW.

The German

"YESSO,"

Captain PUNCHARD, will be

despatched for the above

Ports on SUNDAY, the 27th Instant, at

Moon; so that operations might be commenced in the Third Moon. One half of the Capital is to be remitted to London, while the other half is to be kept in China for advances on goods consigned to England by dealers in tea and silk. The centre of business is in London, but the head office, we presume, is in Shanghai. There are to be branch firms both in Hongkong and Foochow. Besides doing the usual business of merchants and commission agents the Company will act as agents for the Chinese Government abroad, so that any armament, ships of war or machinery wanted by the Government will be bought through them. It is contemplated to establish a firm in connection with this Company in New York, when it becomes expedient.

RUMOUR is already busily occupied in providing a suitable occupant for the post of Registrar of the Supreme Court. Our able and worthy junior Magistrate has been spoken of as a likely successor to the late Mr Alexander; and, so far as his capabilities are concerned, it would, we think, be difficult to find a better man. Such an appointment, however, would leave an important position to fill in the Police Magistracy; and who is to fill it? Rumour again at once names our respected Inspector of Schools, who, though his fitness has been amply proved by his experience as Coroner, has steadily refused official employment outside of his own department. But supposing he were induced to ascend the magisterial bench, who are to do the duties of Head Master and Inspector of Schools?—to this question rumour has as yet given no answer.

CHORAL SOCIETY'S CONCERT.

The Concert given by the Hongkong Choral Society last night, taken as a whole, was unquestionably one of the best of the many musical entertainments for which the community have to thank this hard-working and painstaking association. That it possessed some features on which professional critics might pass severe strictures, or at the presence of which even amateur critics might take objection, may be at once admitted; but that the Committee deserve infinite credit for the manner in which they fill up sudden gaps by furnishing pleasant surprises, will not be for a moment denied. The attendance, probably owing to the uninviting weather, was not so large as usual, but this was compensated for in a measure by the keen appreciation of the programme as the concert proceeded. To our mind the first part of the programme was perhaps a little too ponderous, and might have been made more effective by the selection of one or two pieces with a little more sparkle in them. Opening with the instrumental quintette, the playing of this piece was somewhat marred by the unfortunate snapping of a string by the first violin; but the general effect was otherwise good, as was expected from the able amateurs now so familiar to Hongkong audiences. The Choruses were certainly much better sung than on many previous occasions. There was more steadiness, more attention to expression, and altogether more painstaking care evident throughout. "Lift up your heads" was given with great care and strength, though the bass voices (now very strong) were almost too much for the altos (nearly always too weak in number). The new arrangement of the platform was a decided improvement, and we trust it may be continued in future performances, though we feel tempted (in violation of well-known rules) to suggest that the altos find shelter nearer the tuners. It must not be forgotten, however, that the altos acquitted themselves admirably in "How lovely are the Messengers." Considering that Mr Hurst, the new conductor, is but a recent arrival, it augurs well for the success of the Society that he succeeded in wielding the baton so ably on this occasion. In the third chorus, "The Marvellous Work"—the opening solo to which was sung with considerable power—all the parts were rendered with great spirit and accuracy. But the beautiful music of "La Carita" furnished the occasion for the most marked triumph on the part of the chorus. We have seldom heard a chorus sing with better effect in this part of the world. Besides being prefaced by a solo sung by a well-known and gifted lady amateur as she only can, the parts were perfectly balanced, and its careful rendering was the choral success of the evening. That it was not encored was probably because of the lateness of the hour.

Of the remaining pieces on the programme, the bass solo "Jagdlied" was sung by an amateur possessing fine rich voice whom we hope to hear again soon. The duet "Recordare," from Verdi's "Requiem," though very trying pieces of music, and somewhat mournful for a miscellaneous concert, went off fairly well. "The Tar's Song," quartette, was marred by the two tenors, and the defects were the more patent that there was no accompaniment.

The unpublished portion of the programme was, as usual, the richest. Those who have heard the lady amateur—and who has not!—to whom more than any other the Choral Society owes the success of their concerts, need not be told that she sang charmingly. But to our mind she sang even better than ever on this occasion; and we were pleased to note the graceful compliment paid her by Miss Kennedy at the conclusion of her first piece, after which she had naturally responded to an encore. We must not omit to mention the remarkable feeling and sympathy with which the singer evinced in the admirable accompaniments to the songs of the lady referred to, which material added to the pleasure of listening to this really fine music.

In place of the violoncello solo (which was greatly missed), a tenor solo was sung by a gentleman well known in Shanghai. The first was "Les Rambouz," a romanza by Faure, sung with the most intense feeling and with wonderful power. Having been vociferously cheered, he gave another solo from Rossini's "Otello," which was equally well sung and applauded. This gentleman fairly took possession of the "house," and it may be said that he possessed a voice sufficient to fill the entire building.

Altogether the Concert was so good that we may safely say that all the empty chairs represented so many lost opportunities of filling up a high-class musical treat.

SUPREME COURT.

IN ORIGINAL JURISDICTION.
(Before His Lordship Mr. Justice SNOWDEN.)

23rd February, 1876.

WHITFALL AND ANOTHER, TRUSTEES OF THE ESTATE OF AUG. HEARD & CO. v. THE HONGKONG AND SHANGHAI BANKING CORPORATION.

This is a suit brought by the Trustees of the late firm of Aug. Heard & Co. against the Hongkong and Shanghai Banking Corporation to obtain the restoration of 130 shares of the Bank, which they allege became vested in them as such Trustees on April 19, 1875, the date of the deed of assignment; or, (the shares having been sold) to recover the price obtained for them with damages, or to obtain any other relief, the circumstances of the case may require.

The firm of Aug. Heard & Co. failed April 19, 1875. Up to that day they were the registered owners of these 130 shares. The firm had an account current with the Bank which was not overdrawn at the time of the transaction in question. On March 20, 1875, Mr. O. Parker, the then resident partner and manager for Aug. Heard & Co., called on Mr. Greig, the manager of the Hongkong and Shanghai Bank, and applied for an advance.

As described for the present in general terms the result of the application was, that a No. 2 account was opened between Aug. Heard & Co. and the Bank. Mr. Parker was authorized to draw on this account for \$19,000, and certain securities passed into hands of the Corporation in the following manner. On the same day March 20, Mr. Parker sent a letter to Mr. Greig, announcing that he had drawn a cheque on No. 2 account for \$13,000 as arranged, and that he enclosed as security for the said account blank transfer for 130 of the Bank's own shares, and the scrip for the same. On the same day, in another letter, Mr. Parker informs Mr. Greig that he had further drawn on No. 2 account the sum of \$6,000 as arranged, and enclosed blank transfers and scrip for 25 Victoria Fire Insurance Company's shares, and 60 Canton, Canton and Macao Steamboat Shares. These last-mentioned shares may be at once dismissed from consideration, as it is admitted that an advance of \$6,000 was made upon them as a security, and they were redeemed by Mr. Parker. The whole question before the Court is the nature of the transaction as regards the 130 Bank Shares. Was it an advance on the security of the shares, which is forbidden most positively by Arts. 14 and of the Deed of Settlement in accordance with Sect. 10 (condition 6) of the Hongkong and Shanghai Bank Corporation Ordinance, as is contended on behalf of the Trustees? Or, is it merely a cash advance in respect of which under Art. 28, the Bank Corporation have a lien on the shares as it is entitled to make available as a first charge by a sale?

This article No. 28 makes the transfer of the shares under such a sale good, authorizes the Corporation to retain and apply the monies arising from such sale, and in the event of an action being brought against the Corporation by such shareholder for the recovery of dividends or profits of such shares, the Corporation may plead that provision in justification. It concludes with a proviso that nothing contained in it shall by implication or otherwise authorize the Corporation to advance money on the security of any share, making of course shares of the Corporation. The plaintiffs, the trustees, demanded delivery of these shares at first in a private correspondence. In a letter, dated Sept. 9th 1876, Mr. Linstead asserts his rights as trustee, and points out that at the date of suspension Augustine Heard & Co. were creditors of the Bank. Mr. Greig replies in a letter of the same date and refuses to surrender the shares, taking his stand upon Art. 28 or Art. 50. The latter empowers the Court of Directors to refuse a transfer without assigning a reason. Mr. Greig in this letter gives his version of the transaction between himself and Mr. Parker. He says it was a permission to overdraw on No. 2 "to the extent of \$13,000." That the scrip and transfer were sent without arrangement, that the holding of the scrip was precautionary. On Oct. 15th, Mr. Greig writes to the plaintiffs to inform them that Bank shares having advanced he had deemed the opportunity not unfavourable to sell, and that he had sold, and that he held the "proceeds \$13,536.88 against the Bank's claim on the estate of the late firm." A correspondence then ensued between Messrs Caldwell and Brereton, who put forward the grounds on which the trustees rest their demands, and Mr. Greig who informs them that the shares had been sold, and the proceeds held against the claim of the Bank on the estate of Augustine Heard & Co. The shares were sold and transferred to three purchasers under Article—Section 23. These are the principal facts on which the question hinges.

It was made a strong point in favor of the plaintiffs that on April 19th, the date of the Deed of Assignment, the balance on the general account was against the Corporation. But this does not seem to me material, because by a subsequent arrangement made between the Trustees and the Corporation, the Corporation ranked as creditors up to April 30th in respect of the deficiency on certain bills they had secured on produce, and the amount realized. This it seems to me would prevent the Trustees from asserting that the Corporation were not creditors on April 19th. Besides the learned Attorney General admitted, as I understood, that, if the law of the case would support the transaction in question, the circumstances would do so. But it was contended on behalf of the plaintiffs that even if the transaction between A. Heard & Co. and the Bank came within the scope of Article 23, it was only doing indirectly what the next Article prohibited doing directly, and that Article 28 must be considered repugnant to the laws of the Colony, meaning the prohibitory portions of the Ordinance and Deed of Settlement, and that, although approved by the Governor and certified, it could not protect a transaction which in its nature an advance on shares of the Company. It is necessary, to consider the facts immediately connected with the advance, for advance it was, and not merely an overdraft.

There is an apparent difference in the statements of Mr. Parker and Mr. Greig, but one I think which is easily reconciled. Mr. Parker, probably ignorant of the prohibitions of the Ordinance against an advance on the security of shares, clearly had such an advance and nothing more or less in view. Whilst Mr. Greig, intimately acquainted with all its provisions kept in mind that Article 28 gives a lien on shares for cash advances. An advance of \$22,000 was first proposed by Mr. Parker, but some of the securities named were rejected, and \$19,000 agreed upon. He says

it was not apportioned between the securities. Mr. Greig says, I believe I stated I could not advance on Bank shares, but I agreed to allow a credit of \$13,000 beyond the (admitted) advance on the other shares, because Augustine Heard & Co. held 130 Bank shares. The distinction is a very subtle one, but still it certainly exists—and must have been, I suppose, contemplated when the Ordinance and Deed were drawn. Article 28 clearly recognizes cash advances to shareholders, and gives a lien in respect of them on shares. "I am inclined to think that the facts bear out Mr. Greig's view of the matter, for this reason. Two cheques were drawn, one for \$13,000 appropriated to the Bank share certificates with which it was sent to Mr. Greig—the other for \$6,000 appropriated to the advance under security of the Victoria Fire Insurance Company, and the Hongkong, C. & M. Steamboat Co.'s shares. If, as Mr. Parker thinks, the advance was not appropriated at their interview, it is difficult to see why he drew on the account opened in amounts exactly corresponding with the estimated value of the different sets of securities. Mr. Parker sent the certificates with the cheques, but I do not find that he did so in compliance with any agreement; Mr. Greig should agree to advance on shares, unless it was to parade his defiance of Art. 28 when all the time the 28th Sec. was giving him a statutory lien without any deposit of shares, I fail to understand. Mr. Parker I think must be taken to have sent the Bank Share certificates, because it is in the common course of business to do it, and Mr. Greig detained them as a precaution, as he says in his letter, and for no other reason.

It only remains therefore to consider whether the advance was practically and by implication an advance on shares forbidden by Article 28 and the proviso of Art. 28, and so even if admissible by the general terms of Art. 28 repugnant to the policy of the Bank Ordinance and ultra vires of the directors. It would be a waste of words to point out at length the vast importance of maintaining at any cost in its full integrity the policy of preventing a Bank from lending money on its own shares. Such a practice I have no doubt contrary to every rule of sound banking. It limits that area of liability to which creditors and customers look. In times of difficulty and trouble, if this system has been practise, a refusal to make an advance becomes in the belief of the outside public a test of a Bank's stability, as gauged by the opinion of its own Directors. Moreover, a mere deposit of shares as a pledge would confer no power to realize them. These evils are uppermost. To persons better acquainted with banking matters than I can pretend to be, other equally strong objections will no doubt occur. At the same time it must be observed that to forbid a Bank making advances to its own shareholder, it is Colony like this, where every merchant or very nearly so is a shareholder, would be practically to close its doors. Therefore Art. 28 permits a cash advance to shareholders, but this I understand to mean an advance made in the ordinary way of business or on produce, or deposit of documentary securities or in many other ways known to legitimate banking. It is no easy matter to draw the very fine distinction between an advance made by a manager under the consciousness that he has a lien on the borrower's shares, and an advance upon the security of those shares, as I have plead that the transaction was illegal under either aspect, whether as within the scope of Art. 29 or as an advance by implication although within the terms of Art. 28. Art. 29 was I think probably intended to prevent advances to shareholders not being customers or to any person not being a shareholder who might borrow certificates from shareholders for the purpose of obtaining a temporary advance upon their security when deposited. Such a loan of securities is not an uncommon occurrence. At the date of the failure of Augustine Heard & Co., the position of affairs with respect to these shares was this. The shares were the property of the firm subject to the Bank's lien. The deed of assignment transferred to the Trustees, the rights and liabilities of the firm and neither more nor less—except that, as being in the position of Assignees in Bankruptcy, they could claim property belonging to other people if it was within the order and disposition of the Bankrupts. These shares standing in the name of Augustine Heard & Co. on the Bank's books were apparently in the order and disposition of the Bankrupts. But the case of ex parte Plant, 4 Dead, and C. p. 160, decides that such a lien as the Bank claims would prevent the operation of the order and disposition clauses. Thus, though the Bank assented to the Deed of Assignment as creditors, and the property of the bankrupt firm passed to the plaintiffs, the lien still covered the interests of the Bank. Then it was said that it was the duty of the Bank to close No. 2 account as soon as No. 1 account showed a sufficient balance, which would have entitled the Trustees to the shares. But the European Bank case shows that securities deposited under one account may, when that is closed, be retained to meet deficiencies in the general account. It is clear too that the No. 2 account was opened because 8 per cent. was charged on the advance whilst 1 or 2 per cent. was allowed on the credit balance of the general account. It seems to be that it was the duty of the Trustees rather to see to this operation if it could have been effected, and not the duty of the complainant, whose interest it was to keep the account open. The next question which presents itself for consideration is whether the whole transaction was so illegal as to be void. It seems to me under the circumstances of this case, to be immaterial whether the advance was one coming under the prohibition of Art. 28 or not, because the moment the advance was made, a debt was created in respect of which a lien on the shares of the firm, not to be got rid of, arose by virtue of Art. 28. This view is quite supported by the language of Lord Cairns in the case of the National Bank of Australasia v. Cherry, L. R. 3 P. C. 208, as was cited in argument. His Lordship, speaking of a clause in the Bank Charter prohibiting the Bank from advancing money on the security of lands, etc., and its effect on an advance which had been made and secured by a deposit of title deeds, says, "Assuming that the taking the deposit on the occasion of the advance would be ultra vires of the Bank in consequence of the enactment," but then the advance was made, and that, as I have already said, constituted a valid debt as between the Bank and their customer. In Ayres v. The South Australian Banking Co., L. R. Vol. 3 P. C. p. 559, where a similar question arose as to whether an advance upon the security of a ship of wool was ultra vires and could or could not be recovered, Lord Justice Mellish points out that a prohibitory clause in the Bank's charter could not prevent the property passing. His Lordship says, "Whatever other effect the violation of such a condition may have, it has not the effect of preventing property of trover being maintained if there is a wrongful conversion." This last expression carries the law further, because it is an authority that the original illegality of such a transaction does not affect any right of action party to the illegal transaction may have against third parties. Lord Justice Mellish, without expressing an opinion, glances at the palpable effect of these prohibitory clauses, which he says "present great difficulties." He suggests the Crown might take advantage of a violation of such a provision to forfeit the charter. By Sect. 27 of the Hongkong Bank Ordinance, if the company shall not have well and truly maintained, abided by, performed, and observed all and every of the rules, orders, provisions, and directions contained therein, or in the deed, then it shall be lawful for the Governor to repeal the Ordinance and declare that the incorporation granted to the Company shall cease. It seems to me that this may be the penalty for an infraction, but that it cannot have been intended that a transaction ultra vires of one or more of the provisions of the Ordinance should be liable to such a severe punishment.

Mr. Greig says there was none made, and why Mr. Greig should agree to advance on shares, unless it was to parade his defiance of Art. 28 when all the time the 28th Sec. was giving him a statutory lien without any deposit of shares, I fail to understand. Mr. Parker I think must be taken to have sent the Bank Share certificates, because it is in the common course of business to do it, and Mr. Greig detained them as a precaution, as he says in his letter, and for no other reason.

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IN BANKRUPTCY.

(Before His Lordship Chief Justice Sir JOHN SMITH.)

23rd February, 1876.

claims in order that they might have a long stand, that the Court should commit the bankrupt to gaol. He made a long argument on that occasion, and the case was ultimately adjourned with the intention that it would come on again within a day or two, but it had never been on until now.

His Lordship said the case was not heard because Mr. Toller was absent from the Colony.

Mr. Toller said his firm was here, and it had been distinctly arranged that Mr. John should continue the conduct of the case.

His Lordship observed that there was great delay in the bankruptcy cases and people had cause to complain.

Mr. Toller continued and said the bankrupt had been receiving in and paying out, money as if he had been discharged.

His Lordship said the bankrupt could be examined as to what he had been receiving and what he had paid out.

Mr. Toller asked for a time to be appointed for the purpose.

Mr. Brereton applied that the motion as presented before the Court should be disposed of first, and if Mr. Toller had another motion to make hereafter, he would consent to waive his right of notice.

His Lordship, with the view of deciding whether the advance was practically and by implication an advance on shares forbidden by Article 28, if it mean anything. This

Mails.

Occidental & Oriental Steam-
Ship Company.

TAKING THROUGH CARGO AND
PASSENGERS FOR THE UNITED
STATES AND EUROPE,
IN CONNECTION WITH THE
CENTRAL
AND
UNION PACIFIC AND CONNECTING
RAILROAD COMPANIES
AND
ATLANTIC STEAMERS.

THE S. S. "OCEANIC" will be des-
patched for San Francisco, via Yokohama, on WEDNESDAY, the 1st March,
at 3 p.m., taking Cargo and Passengers
for Japan, the United States and Europe.
Connection is made at Yokohama, with
Steamers from Shanghai.

Freight will be received on Board until
4 p.m. of 29th Instant. Parcel Packages
will be received at the Office until 5 p.m.
same day: all Parcel Packages should be
marked to address in full; value of same
is required.

Return Passage Tickets available for 6
months are issued at a reduction of 20 per
cent on regular rates.

For further information as to Freight
or Passage, apply to the Agency of the
Company, Praya West.

G. B. EMORY, Acting Agent.
Hongkong, February 8, 1876. mcl



STEAM FOR
Singapore, Penang, Point de Galle,
Aden, Suez, Malta, Brindisi,
Ancona, Venice, Mediter-
ranean Ports, Southampton
and London;

ALSO,

Bombay, Madras and Calcutta.

THE PENINSULAR AND ORIENTAL STEAM
NAVIGATION COMPANY's Steam-ship
GOLCONDA, Captain C. ANDERSON, with
Her Majesty's Posts, Passengers, Specie, and
Cargo, will leave this for the above places,
on THURSDAY, the 2nd March, at
Noon.

CARGO will be received on board until
Noon; SPECIE and PARCELS at the
Office until 2 p.m. on the 1st March.

For particulars regarding Freight and
Passage, apply at the P. & O. S. N. Co.'s
Office, Hongkong.

CONTENTS AND VALUE OF PACKAGES
ARE REQUIRED.

A written declaration of the Contents and
Value of the Packages for the Overland Route
is required by the Egyptian Government, and
must be delivered by the Shippers to the Com-
pany's Agents with the Bills of Lading, or
with Parcels; and the Company do not hold
themselves responsible for any detention or
prejudice which may happen from incorrect-
ness on such declaration.

Shippers are particularly requested to note
the terms and conditions of the Company's
Black Bills of Lading.

THE P. & O. S. N. Co. reserve the
option of forwarding all Goods ship-
ped by their Steamers for Europe through
Egypt, either by Rail, or by Canal in their
own Steamers, or in vessels employed for
the purpose.

A. McIVER, Superintendent.

P. & O. S. N. Co.'s Office,
Hongkong, February 17, 1876. mcl

U. S. MAIL LINE.

PACIFIC MAIL STEAMSHIP
COMPANY.

THROUGH to NEW YORK, via
OVERLAND RAILWAYS, and TOUCHING
AT YOKOHAMA, and SAN FRANCISCO.

THE S. S. "GREAT REPUBLIC" will
leave Hongkong for San Francisco, via
Yokohama, on WEDNESDAY, the 15th
March, 1876, at 3 p.m., taking Passengers,
and Freight, for Japan, the United States,
and Europe.

Through Passenger Tickets and Bills
of Lading are issued for transportation to
Yokohama and other Japan Ports, to San
Francisco, to ports in Mexico, Central and
South America, and to New York and
Europe via OVERLAND RAILWAYS.

A Steamer of the Mita Bishi S. S. Com-
pany will leave Shanghai, via the Inland Sea
Ports, about same date, and make close
connection at Yokohama.

At New York, Passengers have selection
of various lines of Steamers to England,
France and Germany.

Freight will be received on board until
4 p.m. 14th Instant. Parcel Packages
will be received at the office until 5 p.m.
same day: all Parcel Packages should be
marked to address in full; value of same
is required.

For further information as to Passage
and Freight, apply to the Agency of the
Company, Praya West.

G. B. EMORY, Acting Agent.
Hongkong, February 15, 1876. mcl

FOR SALE.

FOR SALE.

SOME very superior OLD PORT WINE,
just received, in cases of One or Two
Dozen bottles each.

Apply to
J. J. DOS REMEDIOS & Co.
Hongkong, February 16, 1876. mcl

FOR SALE.

SAATCHI'S PATENT

COMPOSITION PAINT,
For Ships' Bottoms.

Sole Agents for China,
F. BLACKHEAD & Co.,
Hongkong, January 5, 1876.

INSURANCES.

QUEEN FIRE INSURANCE
COMPANY.

THE Undersigned are prepared to grant
Policies against FIRE to the extent of
\$45,000 on Buildings, or on Goods stored
therein, at current local rates, subject to a
Discount of 20% on the Premium.

EDWARD NORTON & Co.,
Agents.

Hongkong, January 1, 1874.

YANG-TSZE INSURANCE ASSOCIA-
TION OF SHANGHAI.

CAPITAL AND SURPLUS, 800,000 TALES

POLICIES granted on Marine Risks to
all parts of the world at current rates.
This Association will, until further no-
tice, provide out of the earnings, first for
an Interest Dividend of 10% to Share-
holders on Capital, and thereafter dis-
tributed among Policy holders annually, in
cash, ALL the Profits of the Underwriting.
Business pro rata to amount of premium
contributed.

RUSSELL & Co.,
Agents.

Hongkong, July 9, 1872.

LANCASHIRE INSURANCE
COMPANY.

(FIRE AND LIFE).

CAPITAL—TWO MILLIONS STERLING.

THE Undersigned are prepared to grant
Policies against the Risk of FIRE on
Buildings or on Goods stored therein, on
Coals in Mashes, on Goods on board
Vessels and on Hulls of Vessels in Har-
bours, at the usual Terms and Conditions.

Proposals for Life Assurances will be re-
ceived, and transmitted to the Directors
for their decision.

If required, protection will be granted on
first class Lives up to £1000 on a Single
Life.

For Rates of Premiums, forms of pro-
posals or any other information, apply to

ARNHOLD, KARBERG & Co.,
Agents Hongkong & Canton.

Hongkong, January 4, 1874.

A. MACG. HEATON.

Hongkong, September 27, 1875.

THE CHINA FIRE INSURANCE
COMPANY, LIMITED.

HEAD OFFICE—HONGKONG.

GENCIES at all the Treaty Ports of
China and Japan, and at Singapore,
Saigon and Penang.

Risks accepted, and Policies of Insurance
granted at the rates of Premium current at
the above mentioned Ports.

NO CHARGE FOR POLICY FEES.

JAS. B. COUGHTRIE,
Secretary.

Hongkong, November 1, 1871.

MANCHESTER FIRE ASSURANCE
COMPANY OF MANCHESTER
AND LONDON.

THE Undersigned have been appointed
Agents for the above Company at
Hongkong, Canton, Foochow, Shanghai
and Hankow, and are prepared to grant
Insurances at current rates.

HOLLIDAY, WISE & Co.

Hongkong, October 14, 1868.

THE LONDON ASSURANCE.

INCORPORATED BY ROYAL CHARTER
of
His Majesty King George the First,
A. D. 1720.

THE Undersigned having been appointed
Agents for the above Corporation are
prepared to grant Insurances as follows:—

Marine Department.

Policies issued at current rates payable either
here, in London or at the principal Ports
of India, China and Australia.

Fire Department.

Policies issued for long or short periods at
current rates. A discount of 20% allowed.

Life Department.

Policies issued for sum not exceeding
£5,000 on reasonable terms.

HOLLIDAY, WISE & Co.

Hongkong, July 26, 1872.

CHINESE INSURANCE COMPANY,
(LIMITED.)

NOTICE.

POLICIES granted at current rates on
Marine Risks to all parts of the World.
In accordance with the Company's Articles
of Association, Two-Thirds of the Profits
are distributed annually to Contributors,
whether Shareholders or not, in proportion
to the net amount of Premiums contributed
by each, the remaining third being carried
to Reserve Fund.

OLYMPHANT & Co.,
General Agents.

Hongkong, April 17, 1873.

YANG-TSZE INSURANCE ASSOCIA-
TION OF SHANGHAI.

NOTICE.

After this date, the above Association
will allow a Brokerage of Thirty-
three and One Third per cent. (33 1/3%)
on Local Risks only.

RUSSELL & Co.,
Agents.

Hongkong, June 2, 1874.

MANCHESTER FIRE ASSURANCE
COMPANY.

THE Undersigned Agents are in receipt
of instructions from the Board of
Directors authorizing them to issue Policies
to the extent of \$10,000 on any one first
class risk, or to the extent of \$15,000 on
adjoining risks at current rates.

A Discount of 20% allowed.

HOLLIDAY, WISE & Co.

Hongkong, January 5, 1875.

FOR SALE.

SAATCHI'S PATENT
COMPOSITION PAINT,
For Ships' Bottoms.

Sole Agents for China,
F. BLACKHEAD & Co.,
Hongkong, January 5, 1875.

INSURANCES.

THE SOUTH AUSTRALIAN INSUR-
ANCE COMPANY, ADELAIDE.

CAPITAL..... £500,000.

THE Undersigned having been appointed
Agents for the above Company in
Hongkong, China and Japan, are prepared
to issue Policies of Marine Insurance
in Australia, London, Calcutta,
Bombay, Mauritius, China and Japan at
current rates.

ADAMSON, BELL & Co.

Hongkong, September 8, 1875.

ADAMSON, BELL & Co.

Hongkong, September 8, 1875.

VICTORIA FIRE INSURANCE COM-
PANY OF HONGKONG LIMITED,
IN LIQUIDATION.

NOTICE.

ALL Persons holding Warrants against
unclaimed Dividends, Interest, or
Bonus, are requested to present same for
payment at the Hongkong and Shanghai
Bank before the 1st April, 1876, otherwise
their claims will not be recognized.

ADOLF ANDRE,
F. D. SASSOON,
Liquidators.

Hongkong, December 20, 1875.

ADOLF ANDRE,
F. D. SASSOON,
Liquidators.

Hongkong, December 20, 1875.

THE SCOTTISH IMPERIAL
INSURANCE CO.

NOTICE.

THE Undersigned having been appointed
Agent in Hongkong, for the above
named Company, is prepared to grant
Policies against FIRE, on Buildings and on
Goods to the extent of \$10,000, at the
usual rates, subject to an immediate dis-
count of 20%.

Attention is invited to considerable
reduction in Premium for Life Insurance in
China.

Life Policies effected during the year
1875, share in the Bonus to be declared on
31 December for the quinquennial period
then ending.

A. MACG. HEATON.

Hongkong, September 27, 1875.

A. MACG. HEATON.

Hongkong, November 1, 1875.

LANDSTEIN & Co.

Hongkong, November 1, 1875.

H. F. STUART.

Hongkong, April 6, 1875.

H. F. STUART.

Hongkong, April 6, 1875.

PILOTAGE.

VEHICLES inward bound can secure PI-
LOTS from Reef Island, from this date.

Outward bound Vessels can secure
FIRST CLASS PILOTS by applying to
the Undersigned at Praya Central, No. 29.

The Pilot-boat's Flag is No. 6 at the
main-mast.

H. F. STUART.

Hongkong, April 6, 1875.